

To Whom It May Concern:

It has come to our attention that The FTC would like to set forth some new guidelines for registering Quixtar Independent Business Owners.

After carefully reviewing the proposal both my wife and I would like to share our Quixtar Experience. We registered as Quixtar Independent Business Owners on June 16, 2003. When we saw this business opportunity, it was very clear as to how the business is built and we realized that it would provide a positive financial change that would allow us secure residual income for our retirement, our families for our future children.

We have followed the Business Model as it was shown to us and we have reached and surpassed multiple levels in the Quixtar Home Based Business. As of July 31, 2006 we will be recognized as Platinums.

Both my wife and I have set a goal to help three Independent Business Owners to reach the same level as us by the end of 2006. We are currently working with two separates businesses that are very close to reaching the level we have passed.

When my wife and I saw this opportunity, we knew it was an opportunity that will help us to come closer to reaching the "TRUE AMERICAN DREAM." That is, being a Business Owner.

The Quixtar business has allowed us to meet many new people and build strong relationships with people who are of genuine and positive character. The relationships we have built can never be measured against the potential income the can earned in this business. Our relationship as husband and wife grows stronger and stronger each day, because we have a common goal that we are working towards.

When we share this Home Based Business Opportunity with people, we explain in detail that there is hard work involved in building this business, just as one works hard on his or her job. It is also explained that this home based business is not a "GET RICH QUICK SCHEME." This information is shared through a process of where there is a scheduled appointment to meet with a person who may have interest in becoming an Independent Business Owner. Literature and Compacts Discs are loaned to and individual or couple who express interest in building a home based business. The literature contains the numbers explained in the business model and the average monthly income is stated in this document. The Compacts Discs are recordings of what is recommended to build a successful business. We have seen so many infomercials that do not meet our standards of building a successful home based business. We do explain that there are no guarantees of success.

The initial start up cost for registering an Independent Business owner is \$60.00 to \$68.00. The final cost of the Product Intro Pack with tax and shipping charges is \$74.41 in the state of New York. This one time fee is inclusive of one getting a unique Independent Business Owner ID number, insurance and publications. There is an optional fee of \$60.00 for a Product Intro Pack, which includes samples of various exclusive products which Independent Business Owners have access to. When one decides to get started in this home based business, it clearly explained that the new Independent Business Owner has up to 90 days to get a "FULL REFUND" back from the corporation, with no questions asked. If a person decides that the Quixtar business is not for them. We help them to get their full refund back from the corporation. It is just a matter of making a phone or sending an email to Quixtar Corporation and they have proven time and time again they are true to their word in building this business in an ethical manner.

Once someone has seen this opportunity, it would not make sense to have them wait seven days to get started. Why should someone be held back from building a future for their families, children and save for retirement? A great example would be someone who has qualified for job with a particular company. If a company wants to hire a qualified candidate for a open position that needs to be filled, that company does not wait seven days to have that person start that job. The company has a goal to reach. There are tasks that need to be completed.

Suppose someone sees this opportunity and they want to get started in 24 to 48 hours. A seven day waiting period only prevents someone from working towards there goal. With such a restriction, this would deter someone from getting started in his or her own business. If someone starts a conventional

business, and if they are restricted from opening seven days after they have passed all inspections and licensing from the appropriate agencies in their state, this business is losing income.

Why should someone wait to get started in their own business, especially if they have been searching for a way to create residual income? There is no benefit to have people wait seven days before registering. This is definitely a loss of income for all Independent Business Owners.

If a prospect has to wait seven days before registering, it would slow down our business. People generally do not retain all of the information presented to them, seven days after seeing the opportunity. My wife and I have built this business very hard and from our past experiences, if we do not follow up with people in 48 hours, people tend to lose interest. If a person was to wait seven days to register and they are interested in registering, but they want to revisit the business model once again, this is potentially holding the person back from moving forward. Obviously we would answer all of the prospect's questions and if necessary present the business model again, but why should this be done? Time is not being utilized effectively. The time spent to show the business model again, could have been utilized to help this person to start building their business the first level.

If we were required to provide a list of Independent Business Owners to a prospect, once again this is only another set back. A prospect already has the opportunity to meet other Independent Business Owners when they initially see the business model in our seminar meeting. The prospect has the opportunity to meet many people with various professional backgrounds, such as doctors, lawyers, engineers, blue collar workers and many other professionals who are willing to answer any question a prospect may have. Another risk is that a prospect may want to get registered with someone else on the referral list. What sense does it make for my wife and me to invest our time in meeting new prospects and they decide to register with someone else. Once again, time is not being utilized effectively. My wife and I know it is not appropriate for other people to have access to our personal information, such as our home address, phone numbers and full name in their possession, if we are not doing business with them.

If we are required to provide a litigation list, that list would not be valid. I am quite sure that there are many litigations held on public record for many corporations across the world. A perfect example would be a patient wants to see a doctor - do all doctors provide their patients with all of his or her litigations?

When someone applies for a job with a company, does the legal department of the company provide a listing of their litigations? When someone wants to start a public franchise, does the legal department provide a mandatory listing of their litigations? The answer to all of these questions is "NO". Litigations are filed everyday, but we still work for someone, we still need to see a doctor for obvious reasons, and people are still starting their businesses. Why would we want to pass on negative information that requires massive research on the prospect's part? Obviously, if a prospect asks about the background of Quixtar that person is provided with ample information and the final decision to get registered is left up to the prospect.

A prospect is always informed of the average monthly income by verbally explaining what is documented in the Quixtar Independent Business Owner Plan. It would not be appropriate to disclose what our personal income would be. Every Quixtar Independent Business Owner's income varies, depending on the period of time they have been actively building this business. An Independent Business Owner may be actively registered but they may not have been building the business. For example, a Quixtar Independent Business Owner (Party 1) may have been actively registered for two years and actively building the business for those two years. There is another Quixtar Independent Business Owner (Party 2) who may also be actively registered for two years, but they did not build their business actively for the first eight months in business. "Party 1" will obviously earn more income because he or she actively built their business for two years. "Party 2" will not earn as much because they built the business actively for only 16 months. The incomes will obviously vary.

It would not be fair to disclose our financial gain from the Quixtar Independent Business Plan because everyone's success is different. It would not be fair to mislead a prospect and have them think that they will also have the same lifestyle as my wife and I. We have worked with couples who have higher earnings from their own jobs and conventional business' and they are very eager to build the Quixtar Independent Business opportunity.

Overall there should not be a waiting period, at least for opportunities like Quixtar where a prospect can get his money back if not satisfied. There is no need to provide a listing of references if a prospect has the opportunity to meet other Independent Business Owners. There is not need to provide a listing of past litigations, since there are so many other litigations across the nation with so many other companies. This information is already held in public records. If disclosures are needed, require a simple, standard, easily understood disclosure such as "average monthly gross income for 'active' Independent Business Owners. Independent Business Owners should possess substantiation for any claim but should not be required to disclose it except when required by the FTC and similar state agencies in an agency investigation.

Yours truly,

Ronald Sukhdeo and Padma Mongru